

EXHIBIT U

**IN THE UNITED STATES DISTRICT COURT
IN AND FOR THE DISTRICT OF DELAWARE**

THOMAS A. EAMES, ROBERTA L. EAMES)	
and TAMMY EAMES, on behalf of)	
themselves and all others)	
similarly situated,)	
)	
Plaintiffs,)	C.A. No. 04-CV-1324KAJ
)	
v.)	
)	
NATIONWIDE MUTUAL INSURANCE)	
COMPANY,)	
)	
Defendant.)	

AFFIDAVIT OF HEATHER R. JONES

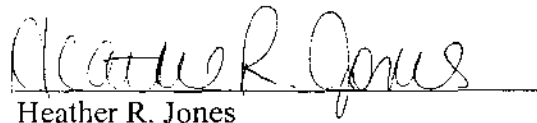
Heather R. Jones, being duly sworn, deposes and says:

1. I am a paralegal employed by the law firm of Murphy Spadaro & Landon, counsel to the Eames plaintiffs herein. I make this affidavit on personal knowledge.

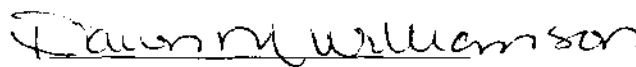
2. In March 2005, the Eames plaintiffs served document subpoenas on three of Nationwide's Delaware insurance agents -- Lisa Broadbent Insurance, Inc., Truitt Insurance Agency, Inc., and Glenn Deaton Agency, Inc. In April 2005, the Eames plaintiffs served another document subpoena on a fourth Nationwide insurance agency, Cynthia C. Hoban Agency of Frankford, Delaware.

3. Negotiations ensued between the Eames plaintiffs and attorney Robert J. Leoni, counsel to the four subpoenaed insurance agencies. On April 27, 2005, the Eames plaintiffs agreed to accept, in satisfaction of the subpoenas, a random production of thirty-five auto insurance files from each of the subpoenaed agencies. Under this agreement, therefore, the four agencies produced a total of 140 auto insurance files.

4. At the direction of attorney John S. Spadaro, counsel to the Eames plaintiffs, I have reviewed the 140 files produced by the four subpoenaed agents. Of those files, forty-eight appear to involve the sale or purported sale by Nationwide of the statutory minimum PIP limits of \$15,000 per person and \$30,000 per accident. In every instance but one, the agents characterized PIP as "full."


Heather R. Jones

SWORN TO AND SUBSCRIBED before me, a Notary Public in and for the State and County aforesaid.


NOTARY PUBLIC

My Commission Expires: 8-31-09

DAWN M. WILLIAMSON
NOTARY PUBLIC
STATE OF DELAWARE
My Commission Exp. 8-31-09